Case 23-12170-pmm Doc 38 Filed 09/21/23 Entered 09/22/23 00:31:27 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-12170-pmm

Douglas M. Kahler Chapter 13

Lori L. Kahler Debtors

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Sep 19, 2023 Form ID: 309I Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip IDRecipient Name and Addressdb/jdb+ Douglas M. Kahler, Lori L. Kahler, 1553 Manor Boulevard, Lancaster, PA 17603-710514800865+ PPL Electric Utilities, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139

14805580 + REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR, SUITE 114, INDIANAPOLIS, IN 46240-3813

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: pmurphy@dplglaw.com	Date/Time	Recipient Name and Address
·		,	Sep 19 2023 23:52:00	PAUL DONALD MURPHY-AHLES, DETHLEFS PYKOSH & MURPHY, 2132 Market Street, Camp Hill, PA 17011
tr		Email/Text: Info@ReadingCh13.com	Sep 19 2023 23:52:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+	Email/Text: taxclaim@countyofberks.com	Sep 19 2023 23:52:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 19 2023 23:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Sep 19 2023 23:52:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14800864	+	EDI: CCS.COM	Sep 20 2023 03:51:00	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
14804390		Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2023 00:06:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14800865	۸	MEBN	Sep 19 2023 23:47:48	PPL Electric Utilities, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
14800866		EDI: RECOVERYCORP.COM	Sep 20 2023 03:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805580	+	Email/Text: shari.stephenson@revcosolutions.com	Sep 19 2023 23:52:00	REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR, SUITE 114, INDIANAPOLIS, IN 46240-3813
14800867	+	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 20 2023 00:06:36	Regional Acceptance Company, PO Box 1487, Wilson, NC 27894-1487
14800868		Email/Text: BKSPSElectronicCourtNotifications@spservicing	ng.com Sep 19 2023 23:52:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14816110	+	Email/Text: bankruptcy@bbandt.com	Sep 19 2023 23:52:00	Truist Bank, Attn: Support Services, PO Box

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District/off: 0313-4 User: admin Page 2 of 2

Date Rcvd: Sep 19, 2023 Form ID: 309I Total Noticed: 15

85092, Richmond, VA 23285-5092

14800869

EDI: VERIZONCOMB.COM

Sep 20 2023 03:51:00 Verizon Wireless, PO Box 25505, Lehigh Valley,

PA 18002-5505

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name Email Address

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 mfarrington@kmllawgroup.com

PAUL DONALD MURPHY-AHLES

on behalf of Joint Debtor Lori L. Kahler pmurphy@dplglaw.com kgreene@dplglaw.com

PAUL DONALD MURPHY-AHLES

on behalf of Debtor Douglas M. Kahler pmurphy@dplglaw.com kgreene@dplglaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to id	entify the case:			
Debtor 1:	Douglas M. Kahler	Social Security number or ITIN:	xxx-xx-4028	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Lori L. Kahler	Social Security number or ITIN:	xxx-xx-5190	
	First Name Middle Name Last Name	EIN:		
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	7/21/23
Case number:	23-12170-pmm			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
<u>1.</u>	Debtor's full name	Douglas M. Kahler	Lori L. Kahler
2.	All other names used in the last 8 years		
3.	Address	1553 Manor Boulevard Lancaster, PA 17603	1553 Manor Boulevard Lancaster, PA 17603
	B. I. de attenue.	PAUL DONALD MURPHY-AHLES	Contact phone (717) 975–9446
4.	Debtor's attorney Name and address	DETHLEFS PYKOSH & MURPHY 2132 Market Street Camp Hill, PA 17011	Email: pmurphy@dplglaw.com
5.	Bankruptcy trustee	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
	Name and address		Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M;
	Documents in this case may be filed at this address. You may inspect all records filed in		Reading Office 9:00 A.M. to 4:00 P.M.
	this case at this office or online at https://pacer.uscourts.gov .		Contact phone (610)2085040
			Date: 9/19/23

For more information, see page 2

Debtor Douglas M. Kahler and Lori L. Kahler

Official Form 309I

Case number 23-12170-pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 31, 2023 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details. For additional meeting info. go to https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 12/30/23		
deadlines.	 a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 			
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/29/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/17/24		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$261.00 The hearing on confirmation will be held on: 12/14/23 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Read			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			